

Rutherford County
Voluntary Benefits Rate Sheet

Accident	Current Rate	Allstate Alternative		Unum Proposed	
		Low	High	Low	High
Employee Only	\$15.52	\$15.52	\$20.46	\$16.29	\$20.87
EE + SP	\$28.88	\$28.88	\$38.85	\$26.34	\$35.50
EE + Child(ren)	\$31.86	\$31.86	\$41.83	\$30.42	\$39.96
Family	\$39.28	\$39.28	\$50.49	\$40.47	\$54.59

Cancer	Current		Allstate Alternative		Unum Proposed	
	Low	High	Low	High	Low	High
Employee Only	\$12.00	\$26.04	\$13.68	\$29.46	Include in CI Rates below	
EE + SP			\$21.08	\$45.85		
EE + Child(ren)			\$19.56	\$41.51		
Family	\$20.16	\$43.96	\$26.94	\$57.88		

Critical Illness (\$10,000 of coverage)		Allstate (Critical Illness Only)				Unum (Includes Cancer Rider)			
		Current/Proposed				Proposed			
Non-Tobacco	Employee	EE + SP	Child	Family	Non-Tobacco	Employee	EE + SP	Child	Family
18-35	\$4.20	\$6.46	\$4.40	\$6.76	Under 30	\$7.60	\$15.20	Incl.	\$15.20
36-49	\$9.20	\$13.96	\$9.50	\$14.16	30-39	\$11.60	\$23.20	Incl.	\$23.20
50-59	\$18.80	\$28.06	\$19.00	\$28.36	40-49	\$21.00	\$42.00	Incl.	\$42.00
60-64	\$29.80	\$44.46	\$30.10	\$44.66	50-59	\$35.20	\$70.40	Incl.	\$70.40
65-69	\$38.30	\$57.06	\$38.60	\$57.36	60-69	\$52.70	\$105.40	Incl.	\$105.40
70+	\$46.20	\$68.56	\$46.40	\$68.86	70+	\$103.80	\$207.60	Incl.	\$207.60
Tobacco	Employee	EE + SP	Child	Family	Tobacco	Employee	EE + SP	Child	Family
18-35	\$6.30	\$9.56	\$6.50	\$9.86	Under 30	\$11.30	\$22.60	Incl.	\$22.60
36-49	\$15.90	\$23.86	\$16.10	\$24.06	30-39	\$20.40	\$40.80	Incl.	\$40.80
50-59	\$35.10	\$52.26	\$35.40	\$52.46	40-49	\$40.50	\$81.00	Incl.	\$81.00
60-64	\$50.20	\$74.56	\$50.40	\$74.76	50-59	\$68.70	\$137.40	Incl.	\$137.40
65-69	\$58.40	\$86.66	\$58.60	\$86.86	60-69	\$94.40	\$188.80	Incl.	\$188.80
70+	\$65.90	\$97.86	\$66.20	\$98.16	70+	\$157.80	\$315.60	Incl.	\$315.60

Critical Illness (\$10,000 of coverage)	Allstate (Critical Illness with Cancer Rates Included)				Unum (Includes Cancer Rider -- Same as above)				
	Current/Proposed					Proposed			
Non-Tobacco	Employee	EE + SP	Child	Family	Non-Tobacco	Employee	EE + SP	Child	Family
18-35	\$17.88	\$27.54	\$23.96	\$33.70	Under 30	\$7.60	\$15.20	Incl.	\$15.20
36-49	\$22.88	\$35.04	\$29.06	\$41.10	30-39	\$11.60	\$23.20	Incl.	\$23.20
50-59	\$32.48	\$49.14	\$38.56	\$55.30	40-49	\$21.00	\$42.00	Incl.	\$42.00
60-64	\$43.48	\$65.54	\$49.66	\$71.60	50-59	\$35.20	\$70.40	Incl.	\$70.40
65-69	\$51.98	\$78.14	\$58.16	\$84.30	60-69	\$52.70	\$105.40	Incl.	\$105.40
70+	\$59.88	\$89.64	\$65.96	\$95.80	70+	\$103.80	\$207.60	Incl.	\$207.60
Tobacco	Employee	EE + SP	Child	Family	Tobacco	Employee	EE + SP	Child	Family
18-35	\$19.98	\$30.64	\$26.06	\$36.80	Under 30	\$11.30	\$22.60	Incl.	\$22.60
36-49	\$29.58	\$44.94	\$35.66	\$51.00	30-39	\$20.40	\$40.80	Incl.	\$40.80
50-59	\$48.78	\$73.34	\$54.96	\$79.40	40-49	\$40.50	\$81.00	Incl.	\$81.00
60-64	\$63.88	\$95.64	\$69.96	\$101.70	50-59	\$68.70	\$137.40	Incl.	\$137.40
65-69	\$72.08	\$107.74	\$78.16	\$113.80	60-69	\$94.40	\$188.80	Incl.	\$188.80
70+	\$79.58	\$118.94	\$85.76	\$125.10	70+	\$157.80	\$315.60	Incl.	\$315.60